

Debtor 1 Thomas F Brennan III
 First Name Middle Name Last Name

Case number (if known) 22-13325

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	\$ 0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$ 350.00
6b.	Water, sewer, garbage collection	\$ 100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 0.00
6d.	Other. Specify: _____	\$ 0.00
7.	Food and housekeeping supplies	\$ 500.00
8.	Childcare and children's education costs	\$ 0.00
9.	Clothing, laundry, and dry cleaning	\$ 75.00
10.	Personal care products and services	\$ 30.00
11.	Medical and dental expenses	\$ 450.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	\$ 0.00
14.	Charitable contributions and religious donations	\$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ 0.00
15b.	Health insurance	\$ 50.00
15c.	Vehicle insurance	\$ 0.00
15d.	Other insurance. Specify: _____	\$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	\$ 0.00
17b.	Car payments for Vehicle 2	\$ 0.00
17c.	Other. Specify: _____	\$ 0.00
17d.	Other. Specify: _____	\$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	\$ 0.00
20b.	Real estate taxes	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	\$ 0.00
20e.	Homeowner's association or condominium dues	\$ 0.00

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21. **Other.** Specify: _____ 21. +\$ 0.00
 _____ +\$ _____
 _____ +\$ _____

22. **Calculate your monthly expenses.**
 22a. Add lines 4 through 21. 22a. \$ 2,935.00
 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a 22b. \$ _____
 and 22b. The result is your monthly expenses. 22c. \$ 2,935.00

23. **Calculate your monthly net income.**
 23a. Copy line 12 (*your combined monthly income*) from *Schedule I*. 23a. \$ 4,652.00
 23b. Copy your monthly expenses from line 22c above. 23b. -\$ 2,935.00
 23c. Subtract your monthly expenses from your monthly income. 23c. \$ 1,717.00
 The result is your *monthly net income*.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?



No.



Yes.

Explain here: